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United States Bankruptcy Court

Western District of Tennessee

AMENDED

IN RE:

Hayes, Clinton E.Case No. 10-28261 DSKChapter 13

Debtor(s)

**CHAPTER 13 PLAN**

(Individual Adjustment of Debts)

DEBTOR(S):

(H) Hayes, Clinton E.S.S. # 0718

(W)

S.S. # \_\_\_\_\_

ADDRESS:

5969 Benjestown Rd  
Memphis, TN 38127-1632

PLAN PAYMENT:

Debtor(s) to pay \$659.00 ☐ weekly ☐ every two weeks ☐ semi-monthly ☒ monthly

PAYROLL DEDUCTION:

**NO OR** ☒ **DIRECT PAY**BECAUSE: Debtor is self employed

FIRST PAYMENT DATE: \_\_\_\_\_

PLACE OF EMPLOYMENT:

ADMINISTRATIVE:

Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

AUTO INSURANCE:

☒ Not included in Plan ☐ Included in PlanMONTHLY  
PLAN PMT.\$ 0.00

CHILD SUPPORT:

Future support through Plan to None\$ 0.00Child support arrearage amount None\$ 0.00

PRIORITY CREDITORS:

\$ 0.00

HOME MORTGAGE

If no arrearage, ongoing payments are to be paid directly by the debtor(s)

Trustmark National Bank (2nd mortgage on primary residence located at 5969 Benjestown Road; to be surrendered)

Ongoing pmt. Begin

\$ 0.00

Approx. arrearage Interest %

\$ 0.00Trustmark National Bank (mortgage on lot located on Benjestown Road; to be surrendered)Vericrest Financial, Inc. (mortgage on rental property located at 5329 Breckenwood, Memphis, TN; to be surrendered)

SECURED CREDITORS:

(Retain lien 11 U.S.C. § 1325(a)(5))

Pentech Financial Services (PMSI; 2005 Freightliner; to be surrendered; not to amend being filed)AMOUNT  
PAID TO  
CREDITORSRATE OF  
INTERESTMONTHLY  
PLAN PMT.\$ 14,000.00 5.00 % \$ 300.00Citi (PMSI; furniture; to be surrendered)Toyota Financial Services; (PMSI 2004 Ford Mustang; to be surrendered)Nissan Motor Credit (PMSI 2005 Nissan Altima; to be surrendered)HSBC (PMSI; 2008 Yamaha YZF-R6 motorcycle; to be surrendered)GE Money Bank (PMSI; 2007 Yamaha YZF-R6 motorcycle; to be surrendered)

UNSECURED CREDITORS:

Absent a specific Court order otherwise, all claims, other than those specifically provided for

above, shall be paid as general unsecured debts. General unsecured creditors will receive an amount to be determined by Trustee.

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: 183,570.81

TERMINATION:

Plan shall terminate upon payment of the above, approximately 60 months.

DEBTORS ATTORNEY:

**S. Jonathan Garrett 019389**

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Memphis, TN 38104

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\* ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.